

Information to identify the case:

Debtor 1 Beth A. Maxwell
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **15-22629-CMB**

Social Security number or ITIN **xxx-xx-4181**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Beth A. Maxwell

12/21/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:
Beth A. Maxwell
Debtor(s)

Case No. 15-22629-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: dkam
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Beth A. Maxwell, 364 Crescent Gardens Drive, Pittsburgh, PA 15235-3543
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, LeeAnne O. Huggins, Esquire, SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14100881	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
14966689	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14113028	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14092473	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
14080509	+ Nationwide Bank, PO Box 9215, Old Bethpage, NY 11804-9015
14100451	+ Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg,PA 17105-8147

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Dec 22 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 22 2020 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 22 2020 05:13:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	EDI: ECMC.COM	Dec 22 2020 06:03:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ EDI: PRA.COM	Dec 22 2020 06:03:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Dec 22 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14082078	EDI: GMACFS.COM	Dec 22 2020 06:03:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14080495	+ EDI: GMACFS.COM	Dec 22 2020 06:03:00	Ally Financial, PO Box 380902, Minneapolis, MN

District/off: 0315-2

User: dkam

Page 2 of 4

Date Rcvd: Dec 21, 2020

Form ID: 3180W

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			55438-0902
14080496	+ EDI: TSYS2.COM	Dec 22 2020 06:03:00	Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6109
14117802	EDI: BL-BECKET.COM	Dec 22 2020 06:03:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14126313	+ Email/Text: bncmail@w-legal.com	Dec 22 2020 05:16:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14080497	+ EDI: CAPITALONE.COM	Dec 22 2020 06:03:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14106044	EDI: CAPITALONE.COM	Dec 22 2020 06:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14080498	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Care Credit, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14080501	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14080502	+ EDI: WFNNB.COM	Dec 22 2020 06:03:00	Comenity Capital, PO Box 182120, Columbus, OH 43218-2120
14080508	EDI: CITICORP.COM	Dec 22 2020 06:03:00	Macy's, PO Box 8218, Mason, OH 45040
14147194	+ Email/Text: kburkley@berNSTeinlaw.com	Dec 22 2020 05:17:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14125154	EDI: ECAST.COM	Dec 22 2020 06:03:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14341651	EDI: ECMC.COM	Dec 22 2020 06:03:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14918405	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 22 2020 05:13:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14080503	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14080500	EDI: JPMORGANCHASE	Dec 22 2020 06:03:00	Chase, PO Box 15298, Wilmington, DE 19850
14080499	EDI: JPMORGANCHASE	Dec 22 2020 06:03:00	Chase, PO Box 24696, Columbus, OH 43224
14143622	EDI: JPMORGANCHASE	Dec 22 2020 06:03:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14080504	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	JcPenney, Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
14080505	+ Email/Text: PBNCNotifications@perituservices.com	Dec 22 2020 05:13:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14080506	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Levin Furniture, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14080507	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14080510	+ EDI: NAVIENTFKASMSERV.COM	Dec 22 2020 06:03:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14107780	EDI: NAVIENTFKASMSERV.COM	Dec 22 2020 06:03:00	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
14413127	EDI: PRA.COM	Dec 22 2020 06:03:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14130221	EDI: PRA.COM		

District/off: 0315-2

User: dkam

Page 3 of 4

Date Rcvd: Dec 21, 2020

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14109881	EDI: Q3G.COM	Dec 22 2020 06:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14086467	EDI: RECOVERYCORP.COM	Dec 22 2020 06:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14080513	+ EDI: RMSC.COM	Dec 22 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14080511	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	SYNCB/TJX, PO Box 965005, Orlando, FL 32896-5005
14080512	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Sam's Club, Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14809670	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 22 2020 05:13:00	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
14080514	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
			Zales/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		JPMorgan Chase Bank, National Association
cr	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com
LeeAne O. Huggins	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com
Michael C. Eisen	

District/off: 0315-2

User: dkam

Page 4 of 4

Date Rcvd: Dec 21, 2020

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on behalf of Debtor Beth A. Maxwell attorneyeisen@yahoo.com aarin96@hotmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winneccour

cmecl@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8